

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 12-33467-DOT
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Richard A, Mills
PO Box 291
Partlow, VA 22534

Nancy G. Mills
aka Nancy G Shroyer, fka Nancy Gail
Huddleston
PO Box 291
Partlow, VA 22534

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):

Debtor: xxx-xx-6348

Joint Debtor: xxx-xx-2618

Employer Tax-Identification (EIN) No(s), (if any):

Debtor: NA

Joint Debtor: NA

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

Richard A, Mills and Nancy G. Mills are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: September 19, 2012

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Richard A. Mills
 Nancy G. Mills
 Debtors

Case No. 12-33467-DOT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: admin
 Form ID: B18

Page 1 of 3
 Total Noticed: 64

Date Rcvd: Sep 20, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2012.

db/jdb
 11202433 +Richard A. Mills, Nancy G. Mills, PO Box 291, Partlow, VA 22534-0291
 11202434 +Affiliated Accep Crp, Attn: Customer Service, Po Box 790001, Sunrise Beach, MO 65079-9001
 11202434 +Allied Interstate, 3000 Corporate Exchange Drive, Columbus, OH 43231-7684
 11202435 +Bon Secours, PO Box 28538, Henrico, VA 23228-8538
 11202436 +Bon Secours Richmond Hlth Sys, PO Box 28538, Henrico, VA 23228-8538
 11202437 +Bull City, 1107 W Main St, Durham, NC 27701-2028
 11202438 +++CAC FIN COLL, 2601 NW EXPRESSWAY STE 1000E, OKLAHOMA CITY OK 73112-7236
 (address filed with court: CAC Fin Coll, 2601 Nw Expressway Suite 1000,
 Oklahoma City, OK 73112-0000)
 11202443 +CJW Medical Center, PO Box 13620, Richmond, VA 23225-8620
 11202444 CJW Medical Center, PO Box 740760, Cincinnati, OH 45274-0760
 11202448 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
 (address filed with court: Credit Acceptance, 25505 West 12 Mile Road,
 Southfield, MI 48034-0000)
 11202445 +Client Services Inc, 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816
 11202446 +Commonwealth Radiology, PC, 1508 Willow Lawn Drive, Suite 117, Richmond, VA 23230-3421
 11202447 +County of Spotsylvania, Treasurer's Office, PO Box 100, Spotsylvania, VA 22553-0100
 11202449 +Credit Adjustment Board, 306 East Grace St, Richmond, VA 23219-1718
 11202451 +Dominion Law Associates, 222 Central Park Ave, Ste 210, Virginia Beach, VA 23462-3024
 11202452 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
 (address filed with court: Focus Recry, 9701 Metropolitan Ct Ste,
 North Chesterfield, VA 23236-0000)
 11202454 +Fredericksburg Ambulatory Surg, 1201 Sam Perry Blvd, Ste 101, Fredericksburg, VA 22401-4490
 11202455 +Fredericksburg Credit Bureau, 10506 Wakeman Dr, Fredericksburg, VA 22407-8040
 11202456 +Fredericksburg Emer Med Allian, PO Box 888, Fredericksburg, VA 22404-0888
 11202457 Greensboro Pathology Assoc., PO Box 13508, Greensboro, NC 27415-3508
 11202458 +HCA, PO Box 13620, Richmond, VA 23225-8620
 11202460 +J Strazzullo III, Patient First, 3370 Pump Road, Henrico, VA 23233-1130
 11202461 +JL Watson & Associates, 1107 W Main st, Ste 201, Durham, NC 27701-2028
 11202463 MCV Physicians of the VCU Heal, 1605 Rhoadmiller St, Richmond, VA 23220-1100
 11202464 +Medicorp Health System, ODC Recovery Services, 12000 Kennedy Ln, Ste 100,
 Fredericksburg, VA 22407-6016
 11202468 +ODC Recovery Services, 12000 Kennedy Lane, Suite 100, Fredericksburg, VA 22407-6016
 11202469 +Patient First, PO Box 758941, Baltimore, MD 21275-8941
 11202471 Potomac Hospital, Healthcare Associates, PO Box 2970, Merrifield, VA 22116-2970
 11202472 +Primary Health Grp, Johnston Willis, 1441 Johnston Willis Dr, Richmond, VA 23235-4730
 11202474 Rappahannock Electric Co-op, Debt Recovery Department, PO Box 7388,
 Fredericksburg, VA 22404-7388
 11202476 Richmond Emergency Physicians, PO Box 79013, Baltimore, MD 21279-0013
 11202478 Richmond Health System, St. Mary's Hospital, P.O. Box 409553, Atlanta, GA 30384-9553
 11202477 +Richmond Health System, PO Box 28538, Henrico, VA 23228-8538
 11202479 Sheridan ER Phys Virginia, PO Box 452468, Fort Lauderdale, FL 33345-2468
 11202480 Sheridan Rad Svcs of VA, PO Box 452467, Fort Lauderdale, FL 33345-2467
 11202481 Spotsylvania Regional Med Cntr, PO Box 740760, Cincinnati, OH 45274-0760
 11202482 +St. Mary's Hospital, PO Box 28538, Henrico, VA 23228-8538
 11202483 +SunTrust, 9072 West Broad Street, Henrico, VA 23294-5804
 11202484 +T Zimmer, MD, Bon Secours Richmond Health, PO Box 28538, Henrico, VA 23228-8538
 11202485 Trustgard Insurance Company, PO Box 740604, Cincinnati, OH 45274-0604
 11202490 UVA Imaging, PO Box 1438, Columbus, GA 31902-1438
 11202486 +United Consumers, 14205 Telegraph Rd, Woodbridge, VA 22192-4615
 11202487 United Consumers, PO Box 4466, Woodbridge, VA 22194-4466
 11202488 +University of Virginia Health, PO Box 60100, North Charleston, SC 29419-0100
 11202489 University of Virginia Hlth, Physician's Group, PO Box 9007, Charlottesville, VA 22906-9007
 11202491 VCU Health System -- MCV Hosp., Set-off Debt Section, PO Box 980462,
 Richmond, VA 23298-0462
 11202492 Virginia Heartland Bank, Fredericksburg, VA 22404-0000
 11202493 +W Baxter Perkinson, 1612 Huguenot Rd, Midlothian, VA 23113-2427
 11202494 +W Baxter Perkinson, Michael Catoggio, DDS, 1612 Huguenot Rd, Midlothian, VA 23113-2427

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr EDI: QRMTERRY.COM Sep 21 2012 02:23:00 Roy M. Terry, Jr., Sands Anderson PC,
 P.O. Box 2188, Richmond, VA 23218-2188

11202439 +EDI: CAPIO.COM Sep 21 2012 02:23:00 Capio Partners Llc, 2222 Texoma Pkwy Ste 150,
 Sherman, TX 75090-2481
 11202440 +EDI: CAPITALONE.COM Sep 21 2012 02:23:00 Capital One, N.a., Capital One Bank (USA) N.A.,
 Po Box 30285, Salt Lake City, UT 84130-0285
 11202441 +EDI: CHASE.COM Sep 21 2012 02:23:00 Chase, P.o. Box 15298, Wilmington, DE 19850-5298
 11202442 +E-mail/Text: bankruptcy@dss.virginia.gov Sep 21 2012 02:50:28 Child Support Comm. Of Va,
 Bk Unit of Child Support Enf., 2001 Maywill St Ste. 104, Richmond, VA 23230-3236
 11202450 +EDI: RCSFNBMARIN.COM Sep 21 2012 02:23:00 Credit One Bank, PO Box 60500,
 City of Industry, CA 91716-0500
 11202459 +EDI: ICSYSTEM.COM Sep 21 2012 02:23:00 Ic Systems Inc, Po Box 64378,
 St. Paul, MN 55164-0378

District/off: 0422-7

User: admin
Form ID: B18

Page 2 of 3
Total Noticed: 64

Date Rcvd: Sep 20, 2012

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

11202465 +EDI: MID8.COM Sep 21 2012 02:23:00 Midland Credit Mgmt In, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
11202466 E-mail/Text: mmrgbk@miramedrg.com Sep 21 2012 02:54:11 MiraMed Revenue Group, PO Box 536,
Linden, MI 48451-0536
11202467 +E-mail/Text: bankruptcydepartment@ncogroup.com Sep 21 2012 03:13:40 NCO Financial Systems,
Attention: Bankruptcy, 507 Prudential Rd, Horsham, PA 19044-2308
11202470 +E-mail/Text: mmrgbk@miramedrg.com Sep 21 2012 02:54:11 Pellettieri, 991 Oak Creek Dr,
Lombard, IL 60148-6408
11202475 +E-mail/Text: COLLEEN.ATKINSON@RMSCOLLECT.COM Sep 21 2012 02:47:34 Receivable Management,
7206 Hull Street Rd Ste, North Chesterfield, VA 23235-5826
11202497 EDI: WFNNB.COM Sep 21 2012 02:23:00 WFNNB / Gander Mtn, Bankruptcy Dep't, PO Box 182125,
Columbus, OH 43218-2125
11202496 EDI: WFFC.COM Sep 21 2012 02:23:00 Wells Fargo Bank, P.O. Box 5058,
Portland, OR 97208-5058
11202498 +EDI: WFNNB.COM Sep 21 2012 02:23:00 Wfnnb/gander Mountain, Po Box 182789,
Columbus, OH 43218-2789

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11202473 Randolph Ratcliff, ADDRESS UNKNOWN
11202495 W Enos
11202453* ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
(address filed with court: Focused Recovery Solut, 9701 Metropolitan Ct Ste,
North Chesterfield, VA 23236-0000)
11202462 ##Mary Washington Hospital, PO Box 7667, Fredericksburg, VA 22404-7667

TOTALS: 2, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

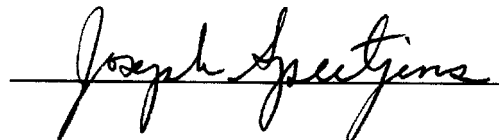
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2012

Signature:



District/off: 0422-7

User: admin
Form ID: B18

Page 3 of 3
Total Noticed: 64

Date Rcvd: Sep 20, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2012 at the address(es) listed below:

Robert B. Duke on behalf of Debtor Richard Mills rdukelaw@gmail.com,
2debtlawgroup@gmail.com;cddl47@gmail.com;thedebtlawgroupmail@gmail.com

Roy M. Terry rterry@sandsanderson.com, gcross@sandsanderson.com;rterry@ecf.epiqsystems.com
TOTAL: 2